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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Amy Lauer et al. Examiner: Davis, Cassandra Hope
Serial No.: 10/804,796 Group Art Unit: 3611
Filed: March-18, 2004 Docket: T634.105.101
Title: PERSONZALIZED FINANCIAL TRANSACTION CARDS AND METHODS

RESPONSE TO RESTRICTION REQUIREMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the December 1, 2005 Restriction Requirement, Applicants elect the invention of Group I, claims 1-9 and 17-30, with traverse.

Applicants traverse the Restriction Requirement on the grounds that Groups I and II are not "unrelated" in the manner set forth in MPEP § 806.06, on which numbered paragraph 2 on page 2 of the Restriction Requirement appears to be based. "Inventions as claimed are independent if there is no disclosed relationship between the inventions, that is, they are unconnected in design, operation, and effect."¹ Sub-paragraph (A) of § 806.06 gives an article of apparel and a locomotive bearing as an example of independent and unrelated inventions. A process of painting a house and a process of boring a well are listed as a second example. Applicants respectfully submit that the inventions of Groups I and II are not unrelated in the manner of MPEP § 806.06, and respectfully request that the Restriction Requirement be withdrawn.

Applicants also traverse the Restriction Requirement on the grounds that no serious burden on the Examiner exists. If the search and examination of an entire application can be made without serious burden, the Examiner must examine it on the merits, even though it

¹ MPEP § 806.06, first paragraph.

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includes claims directed to distinct or independent inventions, as stated in MPEP § 803.

Applicants submit that the subject matter of Groups I and II is sufficiently related that a thorough search for the subject matter of the elected claims would encompass a search for the subject matter of the non-elected claims. To avoid duplicative examination and unnecessary delay and expense to the Applicants, Applicants respectfully request examination on the merits of all the claims, not just those of Group I.

Examination on the merits is requested. The Examiner is invited to telephone the undersigned to advance prosecution.

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Respectfully submitted,

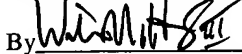


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Please grant any extension of time necessary for entry; charge any fee due to Deposit Account No. 500471.

CERTIFICATE UNDER 37 C.F.R. 1.8:

The undersigned hereby certifies that this paper or papers, as described herein, are being deposited in the United States Postal Service, as first class mail with sufficient postage, in an envelope addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this 8th day of December, 2005.

By 

Name: William M. Hienz III